

**United States Bankruptcy Court
District of Arizona**

In re Bernadette Marie Kesler

Debtor(s)

Case No. 2:10-bk-02377

Chapter 7

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

Schedule F

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a), I certify that notice of the filing of the amendment(s) listed above has been given this date to any and all entities affected by the amendment as follows:

Arrowhead Hospital
PO Box 830913
Birmingham, AL 35283-0913

Emergency Physicians Professional Assn.
PO Box 40850
Mesa, AZ 85274

Date: March 17, 2010



Thomas G. Luikens 004584

Attorney for Debtor(s)
AYERS & BROWN, P.C.
4227 N. 32nd Street
First Floor
Phoenix, AZ 85018
602 468 5700 Fax: 602 468 9300
tglegalassistant@earthlink.net

In re Bernadette Marie KeslerCase No. 2:10-bk-02377

Debtor

AMENDED SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 450060641 Arizona State Credit Union 2355 W. Pinnacle Peak Road Phoenix, AZ 85027-1261		-	9/2005 Installment account secured by stolen vehicle; amount currently due is amount not covered by gap insurance				1,184.00
Account No. 40095966095 Arrowhead Hospital PO Box 830913 Birmingham, AL 35283-0913		-	12/7/2009 Emergency room services for daughter				635.00
Account No. 40095962524 Arrowhead Hospital PO Box 830913 Birmingham, AL 35283-0913		-	12/6/2009 Emergency room services for daughter				626.00
Account No. 5178 0573 1914 5103 Capital One Bank (USA) N.A. PO Box 60599 City Of Industry, CA 91716-0599		-	11/2004 Revolving credit card account				4,902.00
Subtotal (Total of this page)							7,347.00

7 continuation sheets attached

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Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.								
Gurstel, Staloch & Chargo, P.A. 64 E. Broadway Rd., Ste 255 Tempe, AZ 85282				Representing: Capital One Bank (USA) N.A.				Notice Only
Account No.								
NCO Financial Group 506 Prudential Road Horsham, PA 19044-2308				Representing: Capital One Bank (USA) N.A.				Notice Only
Account No. 5178 0572 6558 4057				3/2008 Revolving credit card account				
Capital One Bank (USA) N.A. PO Box 60599 City Of Industry, CA 91716-0599		-						926.00
Account No. 6019 1630 0079 7175				9/2007 Revolving credit card account				
Care Credit - GE Money PO Box 960061 Orlando, FL 32896-0061		-						1,730.00
Account No.								
LTD Financial Services, LP 7322 Southwest Freeway, #1600 Houston, TX 77074				Representing: Care Credit - GE Money				Notice Only
Sheet no. <u>1</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								Subtotal (Total of this page)
								2,656.00

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AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D , W I F E , J O I N T , O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.							
Paragon Way Inc 7500 Rialto Blvd Bldg 1 Ste 100 Austin, TX 78735			Representing: Care Credit - GE Money				Notice Only
Account No. 000084-018-518-14			11/2006 Installment account				2,800.00
Cit Bank / Vericrest Financial Inc. PO Box 24330 Oklahoma City, OK 73124-0330		-					
Account No. 40095966095			12/7/2009 Emergency room services for daughter				248.00
Emergency Physicians Professional Assn PO Box 40850 Mesa, AZ 85274		-					
Account No. 4610 0741 2903 0028			2/2003 Revolving credit card account				578.00
First Premier Bank PO Box 5147 Sioux Falls, SD 57117-5147		-					
Account No. 633-228-049-11			10/2004 Revolving credit card account				2,304.00
GEMB - JCPenny PO Box 960090 Orlando, FL 32896-0090		-					
Subtotal (Total of this page)							5,930.00

Sheet no. 2 of 7 sheets attached to Schedule of
 Creditors Holding Unsecured Nonpriority Claims

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Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 7981 9240 3208 5722 GEMB - Lowe's PO Box 530914 Atlanta, GA 30353-0914				11/2007 Revolving credit card account				911.00
Account No. NCO Financial Group 506 Prudential Road Horsham, PA 19044-2308				Representing: GEMB - Lowe's				Notice Only
Account No. 9303 0611 764 GEMB - Mervyns PO Box 960013 Orlando, FL 32896-0013				10/2006 Revolving credit card account				575.00
Account No. Zwicker & Associates, P.C. PO Box 10069 Scottsdale, AZ 85271				Representing: GEMB - Mervyns				Notice Only
Account No. 6032 2014 2197 0594 GEMB - Wal-Mart PO Box 981400 El Paso, TX 79998				8/2006 Revolving credit card account				1,439.00
Subtotal (Total of this page)								2,925.00

Sheet no. 3 of 7 sheets attached to Schedule of
 Creditors Holding Unsecured Nonpriority Claims

In re **Bernadette Marie Kesler**Case No. **2:10-bk-02377**

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.								
Mann Bracken LLC 2727 Paces Ferry Road One Paces West, Suite 1400 Atlanta, GA 30339				Representing: GEMB - Wal-Mart				Notice Only
Account No.				2/2007 Outstanding balance on lease with Home America Property Management, LLC, for residence at 28031 N. 90th Lane, Peoria, AZ 85383, for the period 10/1/2006 to 9/30/2008				15,000.00
Go Renter.Com 645 E. Missouri Avenue, Ste 270 Phoenix, AZ 85012		-						
Account No.				Medical services for daughter				87.20
H&L Medical Specialists, Inc. 3014 N. Hayden Rd., Ste. 103 Scottsdale, AZ 85251		-						
Account No. 5489 5551 2018 2037				7/2003 Revolving credit card account				3,127.50
HSBC Bank - Orchard Bank PO Box 60102 City Of Industry, CA 91716-0102		-						
Account No. 355753				Representing: HSBC Bank - Orchard Bank				Notice Only
Gurstel, Staloch & Chargo, P.A. 64 E. Broadway Rd., Ste 255 Tempe, AZ 85282								
Subtotal (Total of this page)								18,214.70

Sheet no. 4 of 7 sheets attached to Schedule of
 Creditors Holding Unsecured Nonpriority Claims

In re **Bernadette Marie Kesler**Case No. **2:10-bk-02377**

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 0328 6551 0007 9041				5/2008 Revolving credit card account				2,455.00
HSBC Retail Services PO Box 722929 Houston, TX 77272-2929		-						
Account No.				Representing: HSBC Retail Services				Notice Only
United Recovery Systems, LP P O Box 722929 Houston, TX 77272-2929								
Account No.				1/2005 Tuition				5,000.00
Joy Christian School 21000 N. 75th Avenue Glendale, AZ 85308		-						
Account No. 047-6177-878				4/2007 Revolving credit card account				539.00
Kohls / Chase PO Box 2983 Milwaukee, WI 53201-2983		-						
Account No. 317877				12/2007 HOA dues and late fees				1,041.00
Sonoran Mountain Ranch HOA c/o AAMLLC 7740 N. 16th Street, Ste. 300 Phoenix, AZ 85020		-						
Subtotal (Total of this page)								9,035.00

Sheet no. 5 of 7 sheets attached to Schedule of
 Creditors Holding Unsecured Nonpriority Claims

In re Bernadette Marie KeslerCase No. 2:10-bk-02377

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AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 1197125				2/2008 Medical services				1,085.00
Southwest Diagnostic Imaging 2323 W. Rose Garden Lane Phoenix, AZ 85027-2530		-						
Account No.				Representing: Southwest Diagnostic Imaging				Notice Only
Bureau of Medical Economics 326 E. Coronado Rd, #205 Phoenix, AZ 85004-1524								
Account No.				8/2005 Electricity service. Debtor disputes this debt.			X	335.00
SRP P O Box 2950 Phoenix, AZ 85062-2950		-						
Account No. 640106614				Representing: SRP				Notice Only
NCO Financial PO Box 41466 Philadelphia, PA 19101								
Account No. 4036 2499 9826 4900				10/2005 Revolving credit card account				4,729.00
SST/ Columbus Bank & Trust PO Box 23060 Columbus, GA 31902-3060		-						
Subtotal (Total of this page)								6,149.00

Sheet no. 6 of 7 sheets attached to Schedule of
 Creditors Holding Unsecured Nonpriority Claims

In re **Bernadette Marie Kesler**Case No. **2:10-bk-02377**

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 623-326-3427 / 480626228				5/2007 Two-year contract for cell phone				500.00
T-Mobile PO Box 51843 Los Angeles, CA 90051-6143								
Account No.								
Account No.								
Account No.								
Account No.								
Account No.								
Subtotal (Total of this page)								500.00
Total (Report on Summary of Schedules)								52,756.70

Sheet no. **7** of **7** sheets attached to Schedule of
 Creditors Holding Unsecured Nonpriority Claims

**United States Bankruptcy Court
District of Arizona**

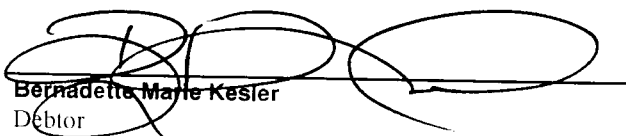
In re Bernadette Marie Kesler
Debtor(s)

Case No. 2:10-bk-02377
Chapter 7

**AMENDED
DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing document(s), consisting of 8 page(s), and that they are true and correct to the best of my knowledge, information, and belief.

Date 3/10/10

Signature 
Bernadette Marie Kesler
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.